

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Pamela J Hiles | Social Security number or ITIN | xxx-xx-0862 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-70020-JAD | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Pamela J Hiles

6/14/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Pamela J Hiles
 Debtor

Case No. 19-70020-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db
 14978019 +Pamela J Hiles, 1329 Logan Blvd., Altoona, PA 16602-4031
 14978021 +Alleghany Regional Endoscopy, 810 Valley View Boulevard, Altoona, PA 16602-6342
 14978022 +Benuck & Rainey, Inc., 25 Concord Road, Lee, NH 03861-6659
 14978026 +Blair Gastroenterology Associates, 810 Valley View Boulevard, Altoona, PA 16602-6342
 14978027 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 14978028 Citizens Bank, PO Box 24023, Providence, RI 02940
 14978028 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
 14978030 +Keystone Dermatology, 2525 9th Avenue, Suite 2A, Altoona, PA 16602-2014
 14978031 +Peerless Credit Services Inc., PO Box 518, Middletown, PA 17057-0518
 14978032 +ProCare, 3200 Fairway Drive, Altoona, PA 16602-4458
 14978035 UPMC, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Jun 15 2019 06:03:00 James R. Walsh,
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 15 2019 02:26:55 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14978020 EDI: BANKAMER.COM Jun 15 2019 06:03:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998
 14978023 +E-mail/Text: cms-bk@cms-collect.com Jun 15 2019 02:26:41 Capital Management Services LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14978024 +EDI: CHASE.COM Jun 15 2019 06:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14978025 +EDI: CITICORP.COM Jun 15 2019 06:03:00 Citicards CBNA, Po Box 6241,
 Sioux Falls, SD 57117-6241
 14978029 EDI: DISCOVER.COM Jun 15 2019 06:03:00 Discover Financial Services, Po Box 15316,
 Wilmington, DE 19850
 14979041 +EDI: PRA.COM Jun 15 2019 06:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14978033 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 15 2019 02:27:34 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14978034 +EDI: RMSC.COM Jun 15 2019 06:03:00 Synchrony Bank/Amazon, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 aty* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,
 Johnstown, PA 15905-2545
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

Candice J. Raymond on behalf of Debtor Pamela J Hiles craymondclaw@gmail.com,
 craymond.beacon@gmail.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
 James R. Walsh jwalsh@spencecuster.com,
 trustee@spencecuster.com; kpetak@spencecuster.com; skosis@spencecuster.com; jwalsh@ecf.axosfs.com; Tr
 usteeWalsh@gmail.com

District/off: 0315-7

User: mgut
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Jun 14, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;Tr
usteeWalsh@gmail.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 5